

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:
Mathew and Tiffany Arrowood

Case No.: 20-12164/JNP

Judge: _____

Debtor(s)

Chapter 13 Plan and Motions

☐ Original

☒ Modified/Notice Required

Date: 2/10/2020

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: TT

Initial Debtor: MA

Initial Co-Debtor: TA

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 374 per month to the Chapter 13 Trustee, starting on June, 2023 for approximately 21 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 4,350.00
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
BOFCU	'12 GMC Terrain	\$5,000	
Liberal Finance	'04 Yukon Denali	\$8,000	
Bayview/Serene	1804 McDougal Terrace, Millville, NJ 08332	\$120,000	

f. Secured Claims Unaffected by the Plan ☐ **NONE**

The following secured claims are unaffected by the Plan:

Santander- '11 Kia Sorrento

g. Secured Claims to be Paid in Full Through the Plan: ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
Mariner Finance	'01 Ford F250	\$4,048

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☐ Not less than _____ percent

☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Administrative Expenses
- 3) then, in accordance with Trustee Standard Order of Distribution
- 4) _____

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 6/29/2023.

<p>Explain below why the plan is being modified: Bayview/Serene mortgage obtained stay relief</p> <p>Trustee is requiring a higher Trustee payment, going forward</p>	<p>Explain below how the plan is being modified: Mod Plan proposes to surrender the secured real estate, in section 4f, above</p> <p>The Plan payments were increased, above, to \$374/mth</p>
--	---

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 6/29/2023

/s/ Matthew Arrowood
Debtor

Date: 6/29/2023

/s/ Tiffany Arrowood
Joint Debtor

Date: 6/29/2023

/s/ Terry Tucker
Attorney for Debtor(s)

In re:
Matthew P Arrowood
Tiffany N Arrowood
Debtors

Case No. 20-12164-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jun 30, 2023

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Matthew P Arrowood, Tiffany N Arrowood, 1804 MacDougall Terrace, Millville, NJ 08332-4645
518704057	+ Bridgeton Onized FCU, 2550 S Main Rd, Vineland, NJ 08360-7138
518704058	+ Bridgeton Onized Federal Credit Union, 2550 S. Main Rd., Vineland, NJ 08360-7138
518704061	+ Christopher P. Odogbili c/o Pressler and, 7 Entin Rd., Parsippany, NJ 07054-5020
518704062	+ Comcast - Billing Department, PO Box 775, Turnersville, New Jersey 08012-0775
518704064	+ Delaware E-Z Pass Violations Center, PO Box 697, Dover, DE 19903-0697
518704066	+ Hy Cite Finance, PO Box 2904, Milwaukee, WI 53201-2904
518704067	+ Inspira, POB 650292, Dallas, TX 75265-0292
518704068	+ Law Office of Faloni Assoc., 165 Passaic Ave. Suite 301B, Fairfield, NJ 07004-3592
518704069	+ Liberal Finance, 1160 Parsippany Blvd, POB 6, Parsippany, NJ 07054-0006
518704071	+ McCabe, Weisberg & Conway, PC, 216 Haddon ave. Suite 201, Westmont, NJ 08108-2818
518732644	+ Members 1st of NJ Federal Credit Union, McKenna, DuPont, Higgins & Stone, PO Box 610, 229 Broad Street, Red Bank, NJ 07701-2009
518704074	+ Pam, LLC, PO Box 430, Milwaukee, WI 53201-0430
518704079	+ Regional Diagnostic Imaging, LLC., 2527 Cranberry Hwy., Wareham, Massachusetts 02571-1046
518704081	+ Rushmore Services Center, PO Box 5508, Sioux Falls, SD 57117

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 30 2023 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 30 2023 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Jun 30 2023 20:46:00	U.S. Bank Trust National Association, Ras Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
518704054	+ Email/Text: bankruptcies@amerassist.com	Jun 30 2023 20:47:00	Amer Assist, PO Box 26095, Columbus, OH 43226-0095
518704055	+ Email/Text: bankruptcy@pepcoholdings.com	Jun 30 2023 20:46:00	Atlantic City Electric, PO Box 13610, Philadelphia, PA 19101-3610
518724866	+ Email/Text: bankruptcy@pepcoholdings.com	Jun 30 2023 20:46:00	Atlantic City Electric Company, 5 Collins Drive, Suite 2133, Mailstop 84Cp42, Carney's Point, NJ 08069-3600
518704056	+ Email/Text: ecfbnc@aldridgepite.com	Jun 30 2023 20:46:00	Bayview Loan Servicing, c/o Brian S. Fairman, Aldridge Pite, LLP, 4375 Jutland Drive, Ste. 200, PO Box 17933, San Diego, CA 92177-7921

District/off: 0312-1

User: admin

Page 2 of 4

Date Rcvd: Jun 30, 2023

Form ID: pdf901

Total Noticed: 53

518797856	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Jun 30 2023 20:45:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1839
518704063	Email/Text: customercareus@creditcorpsolutionsinc.com	Jun 30 2023 20:45:00	Credit Corp Solutions, Inc., 63 East 11400 South 408, Sandy, UT 84070
518704059	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 30 2023 20:55:52	Carson Smithfield, PO Box 660397, Dallas, TX 75266-0397
518704060	+ Email/Text: ngisupport@radiusgs.com	Jun 30 2023 20:46:00	Central Credit Services, LLC, PO Box 390913, Minneapolis, MN 55439-0911
518992925	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 30 2023 20:46:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
518992924	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 30 2023 20:46:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
518704065	+ Email/Text: bknotice@ercbpo.com	Jun 30 2023 20:47:00	ERC, PO Box 23870, Jacksonville, FL 32241-3870
518711444	Email/PDF: resurgentbknotifications@resurgent.com	Jun 30 2023 20:55:32	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518710244	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 30 2023 20:55:20	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518704072	+ Email/Text: ecrean@membersonenj.org	Jun 30 2023 20:45:00	Members 1st FCU, 37 West Landis Ave., Vineland, NJ 08360-8122
518786173	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 30 2023 20:47:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518704073	^ MEBN	Jun 30 2023 20:41:42	Northstar Location Services, LLC, 4285 Genesee St., Cheektowaga, NY 14225-1943
518704076	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 30 2023 20:54:55	Portfolio Recovery Assoc. LLC, PO Box 12914, Norfolk, VA 23541
518764829	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 30 2023 20:55:23	Portfolio Recovery Associates, LLC, c/o Toys R Us Credit Card, POB 41067, Norfolk VA 23541
518704077	Email/Text: signed.order@pfwattorneys.com	Jun 30 2023 20:45:00	Pressler & Pressler, LLP, 7 Entin Rd., Parsippany, NJ 07054
518704075	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jun 30 2023 20:47:00	Payment Processing Center, PO Box 55126, Boston, MA 02205-5126
518787162	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jun 30 2023 20:47:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518773874	Email/Text: bnc-quantum@quantum3group.com	Jun 30 2023 20:47:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
518704080	+ Email/Text: bk rpt@retrievalmasters.com	Jun 30 2023 20:47:00	RMCB, PO Box 1235, Elmsford, NY 10523-0935
518704078	+ Email/Text: Supportservices@receivablesperformance.com	Jun 30 2023 20:47:00	Receivables Performance Management, LLC, PO Box 1548, Lynnwood, WA 98046-1548
518704082	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 30 2023 20:47:00	Santander, POB 961245, Ft Worth, Texas 76161-0244
518759881	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 30 2023 20:47:00	Santander Consumer USA Inc., PO Box 560284, Dallas, TX 75356-0284
519492327	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jun 30 2023 20:46:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
519492328	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		

District/off: 0312-1

User: admin

Page 3 of 4

Date Rcvd: Jun 30, 2023

Form ID: pdf901

Total Noticed: 53

		Jun 30 2023 20:46:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
518704083	+ Email/PDF: gecsed@recoverycorp.com	Jun 30 2023 20:55:33	Synchrony Bank, PO Box 965013, Orlando, FL 32896-5013
518707487	+ Email/PDF: gecsed@recoverycorp.com	Jun 30 2023 20:55:32	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518704084	+ Email/PDF: gecsed@recoverycorp.com	Jun 30 2023 20:55:48	Toys R Us, PO Box 530938, Atlanta, GA 30353-0938
519639719	+ Email/Text: bkteam@selenefinance.com	Jun 30 2023 20:46:00	U.S. Bank Trust National Association, Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
519639720	+ Email/Text: bkteam@selenefinance.com	Jun 30 2023 20:46:00	U.S. Bank Trust National Association, Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019, U.S. Bank Trust National Association 75019-6295
518704085	+ Email/Text: External.Collections@phoenix.edu	Jun 30 2023 20:47:00	University of Phoenix, 4025 S Riverpoint Pkwy, Phoenix, AZ 85040-1908
518803882	+ Email/PDF: ebn_ais@aisinfo.com	Jun 30 2023 20:55:23	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Members 1st of NJ Federal Credit Union, McKenna, DuPont, Higgins & Stone, PO Box 610, 229 Broad Street, Red Bank, NJ 07701-2009
518704053	##+	Alltran Financial, LP, PO Box 610, Sauk Rapids, MN 56379-0610
518704070	##+	Mariner Finance, POB 35394, Baltimore, MD 21222-7394

TOTAL: 0 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 02, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 29, 2023 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor BAYVIEW LOAN SERVICING LLC, A DELAWARE LIMITED LIABILITY COMPANY bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com

Denise E. Carlon

District/off: 0312-1

User: admin

Page 4 of 4

Date Rcvd: Jun 30, 2023

Form ID: pdf901

Total Noticed: 53

on behalf of Creditor BAYVIEW LOAN SERVICING LLC, A DELAWARE LIMITED LIABILITY COMPANY
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Michael R. DuPont

on behalf of Creditor Members 1st of NJ Federal Credit Union dupont@redbanklaw.com lori@redbanklaw.com

Sindi Mncina

on behalf of Creditor U.S. Bank Trust National Association smncina@raslg.com

Terry Tucker

on behalf of Joint Debtor Tiffany N Arrowood terrytucker@comcast.net

Terry Tucker

on behalf of Debtor Matthew P Arrowood terrytucker@comcast.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9